

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Christopher J. Cavalier
Maragaret A. Cavalier
Debtors

Case No. 18-03303-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jun 20, 2025

User: AutoDocket
Form ID: 3180W

Page 1 of 4
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 22, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Christopher J. Cavalier, Maragaret A. Cavalier, 4581 Manor DR, Mechanicsburg, PA 17055-4933
cr	Ditech Financial LLC f/k/a Green Tree Servicing LL, PO Box 6154, Rapid City, SD 57709-6154
5093349	DSN/Macys, PO BOX 8218, Monroe, OH 45050
5119806	Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154
5093347	Ditech Financial LLC, PO BOX 6172RA, Rapid City, SD 57709
5093348	+ Dr. Kearn & Associates, 4836 E. Trindle Road, Mechanicsburg, PA 17050-3617
5093351	Genisys Credit Union, PO BOX 2100, Auburn Hills, MI 48326
5093353	+ GreenPath Financial Wellness, 36500 Corporate Drive, Farmington, MI 48331-3553
5093354	+ Holy Spirit Hospital, 503 N. 21st Street, Camp Hill, PA 17011-2288
5093362	Pinnacle Health, PO Box 826813, Philadelphia, PA 19182-6813
5093363	+ Pinnacle Health Hospitals, PO Box 2353, Harrisburg, PA 17105-2353
5093365	+ Riverside Anesthesia, 1 Rutherford Road, Harrisburg, PA 17109-4540
5093369	+ UPMC Pinnacle-Harrisburg, 111 S. Front STreet, Harrisburg, PA 17101-2010

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Jun 20 2025 23:29:00	Ford Motor Credit Company, LLC, c/o AIS Portfolio, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: RASEBN@raslg.com	Jun 20 2025 19:28:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, Robertson, Anschutz, Schneid & Crane LLC, 10700 ABBOTT'S BRIDGE ROAD, SUITE 170, DULUTH, GA 30097-8461
cr	+ Email/Text: bkmailings@nbsdefaultservices.com	Jun 20 2025 19:28:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, 14841 DALLAS PKWY SUITE 425, Dallas, TX 75254-8067
5093338	^ MEBN	Jun 20 2025 19:27:47	Bureau of Account Managment., 3607 Rosemont Avenue, #502, Camp Hill, PA 17011-6943
5093344	+ EDI: WFNNB.COM	Jun 20 2025 23:29:00	CP/BONTON, PO BOX 182789, Columbus, OH 43218-2789
5093340	+ EDI: CAPITALONE.COM	Jun 20 2025 23:29:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
5110942	EDI: CAPITALONE.COM	Jun 20 2025 23:29:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5111492	Email/PDF: bncnotices@becket-lee.com	Jun 20 2025 19:43:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

5093342	+ Email/Text: Collections_Bankruptcies@encoreexchange.com	Jun 20 2025 19:28:00	Computer Credit, Inc., PO Box 5238, Winston Salem, NC 27113-5238
5093345	Email/PDF: creditonebknotifications@resurgent.com	Jun 20 2025 19:42:39	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
5119327	EDI: Q3G.COM	Jun 20 2025 23:29:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
5094057	Email/Text: EBNBKNOT@ford.com	Jun 20 2025 19:29:00	Ford Motor Credit Company LLC, Dept. 55953, PO Box 55000, Detroit, MI. 48255-0953
5093350	+ Email/Text: EBNBKNOT@ford.com	Jun 20 2025 19:29:00	Ford Motor Credit, PO BOX 542000, Omaha, NE 68154-8000
5599670	+ EDI: AISACG.COM	Jun 20 2025 23:29:00	Ford Motor Credit Company, LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5093355	EDI: IRS.COM	Jun 20 2025 23:29:00	Internal Revenue Service, Drew N Davis, 228 Walnut Street, Harrisburg, PA 17108
5093356	EDI: CAPITALONE.COM	Jun 20 2025 23:29:00	Kohl's, Payment Center, PO Box 2983, Milwaukee, WI 53201-2983
5112195	Email/PDF: resurgentbknotifications@resurgent.com	Jun 20 2025 19:42:37	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5093357	+ Email/Text: unger@members1st.org	Jun 20 2025 19:29:00	Member 1St F C U, PO BOX 40, Mechanicsburg, PA 17055-0040
5093358	+ Email/Text: unger@members1st.org	Jun 20 2025 19:29:00	Member S1ST F C U, 5000LOU ISE DR, Mechanicsburg, PA 17055-4899
5093360	+ Email/PDF: Bankruptcy_Prod@mohela.com	Jun 20 2025 19:42:59	Navient, 123 Justison Street, 3rd Floor, Wilmington, DE 19801-5363
5115239	+ Email/PDF: Bankruptcy_Prod@mohela.com	Jun 20 2025 19:42:37	Navient Solutions, LLC., 220 Lasley Ave, Wilkes-Barre, PA 18706-1430
5310140	Email/Text: mtgbk@shellpointmtg.com	Jun 20 2025 19:28:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
5310141	Email/Text: mtgbk@shellpointmtg.com	Jun 20 2025 19:28:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826, NewRez LLC d/b/a Shellpoint Mortgage Ser, P.O. Box 10826, Greenville, SC 29603-0826
5424464	Email/Text: bkecf@padgettlawgroup.com	Jun 20 2025 19:28:00	Padgett Law Group, 6267 Old Water Oak Road, Suite 203, Tallahassee, FL 32312
5117856	EDI: PRA.COM	Jun 20 2025 23:29:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5103900	+ Email/Text: joey@rmscollect.com	Jun 20 2025 19:29:00	Patient First c/o Receivables Management Systems, PO Box 73810, North Chesterfield, VA 23235-8047
5093364	+ Email/Text: joey@rmscollect.com	Jun 20 2025 19:29:00	Receivables Managments, 1807 Huguenot Road Suite 118, Midlothian, VA 23113-5604
5093366	+ EDI: SYNC	Jun 20 2025 23:29:00	Syncb/ car care syn car cre, c/o PO BOX 965001, Orlando, FL 32896-0001
5093368	+ EDI: SYNC	Jun 20 2025 23:29:00	Syncb/Wolf furntiture, c/o PO BOX 965036, Orlando, FL 32896-0001
5093367	+ EDI: SYNC	Jun 20 2025 23:29:00	Syncb/synchrony Home, PO BOX 965036, Orlando, FL 32896-5036
5093341	+ EDI: JPMORGANCHASE		

Jun 20 2025 23:29:00

chase Card, PO BOX 5298, Wilmington, DE
19808-0298

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5093337		Bureau of Account Manage
5093339	*+	Bureau of Account Managment., 3607 Rosemont Avenue, #502, Camp Hill, PA 17011-6943
5093343	*+	Computer Credit, Inc., PO Box 5238, Winston Salem, NC 27113-5238
5603278	*+	Ford Motor Credit Company, LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5093352	*	Genisys Credit Union, PO BOX 2100, Auburn Hills, MI 48326
5093359	*+	Member S1ST F C U, 5000LOU ISE DR, Mechanicsburg, PA 17055-4899
5093361	*+	Navient, 123 Justison Street, 3rd Floor, Wilmington, DE 19801-5363
5093370	*+	UPMC Pinnacle-Harrisburg, 111 S. Front STreet, Harrisburg, PA 17101-2010
5093346	##+	Crumay Parnes Associates, Inc., 104 Erford Road, Camp Hill, PA 17011-1898

TOTAL: 1 Undeliverable, 7 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 22, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 20, 2025 at the address(es) listed below:

Name	Email Address
Chad J. Julius	on behalf of Debtor 1 Christopher J. Cavalier cjulius@ljacobsonlaw.com egreene@ljacobsonlaw.com;r63089@notify.bestcase.com;dshade@ljacobsonlaw.com
Chad J. Julius	on behalf of Debtor 2 Maragaret A. Cavalier cjulius@ljacobsonlaw.com egreene@ljacobsonlaw.com;r63089@notify.bestcase.com;dshade@ljacobsonlaw.com
Charles G. Wohlrab	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bkecf@friedmanvartolo.com cwohrlab@ecf.courtdrive.com
Howard Gershman	on behalf of Creditor CAB East LLC/Ford Motor Credit Company, LLC hg229ecf@gmail.com, 229ecf@glpoc.comcastbiz.net
Howard Gershman	on behalf of Creditor Ford Motor Credit Company LLC hg229ecf@gmail.com 229ecf@glpoc.comcastbiz.net
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
James Warmbrodt	on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Servicing LLC bkgroup@kmlawgroup.com

District/off: 0314-1
Date Rcvd: Jun 20, 2025

User: AutoDocke
Form ID: 3180W

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Joshua I Goldman

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing josh.goldman@padgettlawgroup.com
bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1

Christopher J. Cavalier

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4203

EIN --

Debtor 2

Maragaret A. Cavalier

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6096

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-03303-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher J. Cavalier

Maragaret A. Cavalier

By the
court:6/20/25Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.